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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents  
Virginia 22313-1450

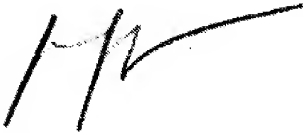
SUPPLEMENTARY APPEAL BRIEF

ATTEN: Board of Patent Appeals and Interferences

The following replacement is submitted in connection to the above-identified application, subsequent to the examiner's Notification of Non-Compliant Appeal Brief dated 17.4.2008. In said Notification, the examiner expressed the Appellant had failed to provide a concise explanation for Claims 34, 39 and 49. Previously, the Appellant had grouped these Claims of different classes while describing only the method claim. In this supplement, the Appellant had accordingly described these claims according to their structures as below and verily believes these descriptions will be acceptable as replacement for same in the Appeal brief as labeled in its entirety.

Thank you.

Yours truly,

A handwritten signature in black ink, appearing to be 'KH KWAN', with a long horizontal stroke extending to the right.

K H KWAN  
Appellant/Applicant  
023336  
4 May, 2008

**Application number:** 09/396005

**Art Unit:** 3621

**Applicant:** Khai Hee Kwan

**Examiner:** Evens JAugustin

**Title:** Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

### SUMMARY OF THE CLAIMED SUBJECT MATTER

This invention was filed Sept 13, 1999 and claims foreign application claiming priority based on an earlier filing date Aug 11, 1999 in Australia.

#### A. Claim 13 – Independent Method

The present invention features a computerized network method for allowing payer to credit funds to a payee (page 19, lines 14-15 and page 21 line 14-15 of Specification) using funds previously deposited from a prepaid card (page 10 line 4-10 and page 19 lines 7-12 of Specification) using the internet (page 2 line 5 of Specification) as the network. The process is instantaneous (page 3 line 15 of Specification). The payer has to provide his account identifier, password, amount and the payee's account identifier (page 21, line 8-15 of Specification). The account's identifier are user created. ( See Original Claim 3 of the Specification –“...otherwise will ask the user to set up an account as an alternative option;”). The funds are transferred without interacting with said payee and independently of said prepaid card (using double entry method - See page 19, lines 13-18 of specification).

#### A1. Claim 34 – Independent System

Claims 34 is an independent claim describing an internet system having linked to the Internet (Fig 1 at 15) to a host server (Fig 1 at 60) having a database ( Fig 1 at 85) to transfer stored funds (see page 13 lines 23 - database is programmable ) in any currencies under payer's control (page 19, lines 13-18 and page 21 line 10-15 of Specification), wherein said server having a processor ( in Host server – Fig 1 at 60) to execute program codes stored in a computer storage medium. (in Host Server - Page 13 lines 22 to Page 14 line 5 and Page 18 lines 5- central processor process information)

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The system allows payer to credit funds to a payee (page 19, lines 14-15 and page 21 line 14-15 of Specification) using funds previously deposited from a prepaid card (page 10 line 4-10 and page 19 lines 7-12 of Specification) using the internet (page 2 line 5 of Specification) as the network. The process is instantaneous (page 3 line 15 of Specification). The payer has to provide his account identifier, password, amount and the payee's account identifier (page 21, line 8-15 of Specification). The account's identifier are user created. ( See Original Claim 3 of the Specification – "...otherwise will ask the user to set up an account as an alternative option;"). The funds are transferred without interacting with said payee and independently of said prepaid card (using double entry method - See page 19, lines 13-18 of specification).

#### A2. Claim 39 – Independent article of manufacture

Claims 39 is an independent claims describing an article of manufacture. (Program – See Page 2 line 4) Computer executable software code (Page 16 line 7 - line 8 – C+) stored on a computer readable storage medium ( in Host Computer in Fig 1 at 60), said codes when executed causing said host server to perform. In essence, the codes when executed cause the host computer to perform the same way as method claim 34 above to allow payer to credit funds to a payee (page 19, lines 14-15 and page 21 line 14-15 of Specification) using funds previously deposited from a prepaid card (page 10 line 4-10 and page 19 lines 7-12 of Specification) using the internet (page 7 line 4-6 of Specification) as the network.

The process is instantaneous (page 3 line 15 of Specification). The payer has to provide his account identifier, password, amount and the payee's account identifier (page 21, line 8-15 of Specification). The account identifier is user created. ( See Original Claim 3 of the Specification – "...otherwise will ask the user to set up an account as an alternative option;"). The funds are transferred without interacting with said payee and

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independently of said prepaid card (using double entry method - See page 19, lines 13-18 of specification).

#### B. Claim 48 – Independent Method

The present invention features a computerized method that transfer funds which are deposited without using said payer's bank account (See Page 5 line 4-6 and page 18 line 14 of specification). The transferred is between two different individuals having user created account identifier (See Original Claim 3 where user is given the option to create his own account-“...otherwise will ask the user to set up an account as an alternative option;”) being different from source of funds. (See Page 19 lines 7-12 of Specification – using a prepaid card) The transfer requires said account identifier to be submitted for verification (page 24, line 8 of Specification) and said transfer is instantaneously (See Page 3 line 15 of Specification) without interacting with source of funds and payee (using double entry method See Page 19, lines 13-18 of specification).

#### B1. Claim 49 – Independent System

Claims 49 is independent system claim. Its structure comprise of a host server (Fig 1 at 60) having a database ( Fig 1 at 85) to transfer stored funds (see page 13 lines 23- the database is programmable), wherein said server having a processor (See host server – Fig 1 at 60, Page 18 lines 5- central processor process information) to execute program codes (page 16 lines 7-8) stored in a computer storage medium ( See host server in Fig 1 at 60) ; and wherein the program codes are executed causing host server to perform the steps in Claim 48 which are already described above.